1 Mar 1802 -I cape for musy term into the smeatery Row and put near to him what you wante - pour Lellers he did not how what to suy - nor - I non new intered for exercison anthority - howens The him that if he child not get timeties to blow as the others had to put his remaining in the open out of question - he saw motheris Scored came he wo shen to to her Them but he is so canteres a hard that I don't helen he will entrenter-and & all like butter he left us on that Gret on any musconduit in the office - for he on a good no Sinde in the cort of 6kin - I shall uppert the Mes tommore and I the hinders bugg to at part de I show like them that they are not hall f they use not require lang tilus When star they take me haday is very war like I suppose in many depend more aspen Ind the myst Page he alts the Minny - A " Doing de yen know much of the present "An how of then smith do - we seem to have " with them " \_\_\_\_ I shark on to answer this quintow - c quite tight - Malhound's Bank at Commy lanch on them , and you Mur Day that the Bus in mit hip at the NatWest Group 2022 who the Bankers-Mings Litter by Mr Boy - Dan glas. Thornton's inenascy to is a guir Bon how is at that some of the small Musperling laps was not softed - and more of the Brudes there nere Dive Bank of Salland rules - her how enou of them sure 0

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 1 November 1802 RB/837/867 Page 1 of 2

1 November 1802

I called Cunningham into the sweating room and just read to him what you wrote. Poor fellow he did not know what to say - nor did I. I was never intended for exercising authority. However I told him that if he could not get sureties to bind as the others did, it put his remaining in the office out of question. He said when Mr More's scroll came he would show it to his Friend Jameson but he is so cautious a hand that I don't believe he will subscribe, and I should like better he left us on that Ground as on any misconduct in the office, for he is a good natured sort of <u>Chield</u>. I shall expect Mr More's scroll in the Box tomorrow, and if the sureties boggle at past deficiencies I shall tell them that they are not liable for them. But I hope they will not require any letter.

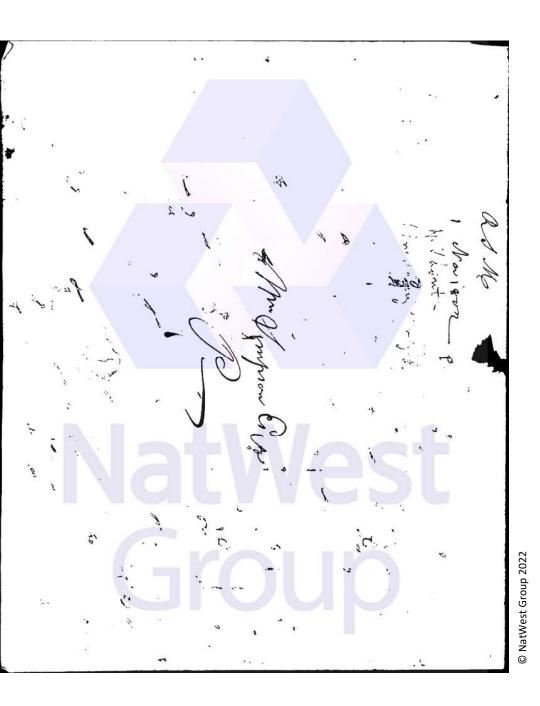
The Star they tell me today is very war like, but I suppose we may depend more upon the inclosed from Henry. In the next Page he adds the following P.S. –

"Pray do you know much of the present Character etc of the house of Stein Smith & Co. We seem to have nearly done with them." I shall write him that I leave you to answer this question. I wish that house may be quite light. Walter Wood's Bank at Manchester I see draws largely on them, and a Gentleman from London the other day said that their Bills would not pass at the Bank or with the Bankers.

You may return me Henry's Letter by the Box. I am glad to see the Thorntons increasing. It is a good Breed.

How is it that some of the small notes per Mr Glassford were not sorted, and in one of the Bundles there were £100 Bank of Scotland notes. We have enow of them surely.

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Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 1 November 1802 RB/837/867 Page 2 of 2

## RSM 1 November 1801

[pencil annotation in another hand:] H. Thornton

## Wm Simpson Esq

Р

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2Nov 1802 I sin you are for a rebreaching Man - and withing whend the ment gratifying to my wishes of Turkings - but how to curry such a Ran into Execution I know mut - to refuse at one the underatted would not do - it wo shake the Paper of shary bushmers of this and wan any of this whe brought down thereby we this than we are in \_ any shind be involved in quales diffic as muy taken by the of B puder quotest meason & une Sam persuelle it aller I be earnesly detreak - but of any Man amite deterse theBank with greater destants for dury the thing gradually and after guing the 2 or 3 months unrang I shall about fall on grially as our Busines is explended your will observe that Colensur dues no mine than help fair with the extended trade of the Place shat Track therefore must be reduced on contracted before our operations can with take in marsed - and this can not in the makine of things he done on a day or a month A the Owner offered resolve on abordy Mr Bannets here s the Measure should be when deliberable - a System show we low down to be followed out shally some months and Internation there of grown to also on fors tomers by averly Attiv - what that by dem should be is the ques un might book with our bash geliphone and anth you here an might with the Holders of these who VatWest Group 2022 an of hule use to the Bank that after and a Date then and whe he shot and no further descents with him - but this and he of live award for Theat These are but for and of that description - There is another description of bustomers who are very heavy upon us and of an and get clear of them when meduce our 0

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 2 November 1802 RB/837/868 Page 1 of 2

2 November 1802

I see you are for a retrenching plan, and nothing would be more gratifying to my wishes and feelings, but how to carry such a plan into execution I know not. To refuse at once the undoubted paper of steady customers would not do – it would shake the best of them and were any of them to be brought down thereby we should be involved in greater difficulties than we are in. Any sudden and violent measure such as was taken by the old B--ch I would earnestly deprecate because I am persuaded it would plunge the bank into greater distress, but if any plan can be devised for doing the thing gradually and after giving the people 2 or 3 months' warning I shall cordially fall in with it. Greatly as our business is extended you will observe that extension does no more than keep pace with the extended trade of the place. That trade must therefore be reduced or contracted before our operations can with ease be reduced, and this can not in the nature of things be done in a day or a month. If the directors should resolve on abridging the business here, the measure should be taken deliberately. A system should be laid down to be followed out steadily some months hence and intimation thereof given to all our customers by a circular letter. What that system should be is the question. We might look into our cash and deposit accounts and [paper missing] with you here we might write the holders of those who are of little use to the bank that after such a date their account will be shut and no further discounts will be given them, but this would be of little avail for I think there are but few accounts of that description. There is another description of customers who are very heavy upon us and if we could get clear of them it would reduce our

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advann qually, but I an afred it and at same home reduce the Profits shoof the Bank hove - There our the small aufurhant bush Indu huns here - Shell admithe - So boundfull So the Annobins guden - also Men? Shorting - Today Shortendry Mer Mappert ; how - most of the are Brack Sichneless whe often negret) and for he hally offended win they art to get the and mondations they have been accusting to if relaindment a nichary to must ofinte chiefly afound a circular dear to this sorgers shat after work a date the descounts & her were fut your at This is all that occurs to one or 250x alunch -And Subject - but you must lay your wise had tigether at Echile houghter and chatte out the Man when the bollowed me doubt as must how to regular Tillers - but it lakes early a home for one to be sufficiently uppert at that Bassache - That Blain ters NatWest Group 2022

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 2 November 1802 RB/837/868 Page 2 of 2

advance greatly, but I am afraid it would at same time reduce the profits of the bank here. These are the great and opulent West India houses here – Leitch & Smith, John Campbell Sen & Co, the Dennistouns, etc, etc – also Messrs Stirling, Todd & Sherbridge, Mr Hopkirk's house. Most of these are bank proprietors (which I often regret) and would be highly offended were they not to get the accommodations they have been accustomed to. But if retrenchment is necessary it must operate chiefly against them, and the only way I conceive practicable would be to write a circular letter to them saying that after such a date the discounts to them will not exceed £ – suppose £500 a week. This is all that occurs to me on the subject, but you must lay your wise heads together at Edinburgh and chalk out the plan which we shall follow.

No doubt we must have 4 regular Tellers, but it takes such a time for one to be sufficiently expert at that Business, that I much doubt if any new one will for months be better than Blair.

RSM 2 November 1802

Wm Simpson

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3 Nor 1802 I afan you I never gour Henry the leas that of yo for plants nor and I shack of such a thing without you thenty - but any thing coregular in their Transachens desully with us much no Sorough in letting here a - I show winter his there days and ask his opinion of the my tole an Epite being Apalis by the Corcalition is canno fathim it - limited on no bontrade says - quest according on the loss of Paper that I arppine is making the same Notes and the ana Bills pats There many hand and answer many purposes - has the some Effects enemasing the Conceletion - I think Mr J; Broch 7 A Mr J; Buch states For all the Notes you sont is This clearly is not alarge one on the phent what I and mit a Demotion from dimes I am put new - This is owing Thank Day herry tomorrow every herdy is dro Thur Bills for her Days - but I and think they intersion be back with us \_ with Dale has just been at of purfarthland's 6rs for the Bills on My do - they have reating that he shake give and graham a Pomer to all the dund and an Olilyabun to fulfill any Dale he may make - a quat Nimber of the Tarms mer in our boaries yesting - Garthland drems avenu to fart with this Land but it must be Som - her man & h in In mited y more to he fites me a deller fin Madam saying that he kid enjoy Robuch to be at musher on minding that your she go with him his he gall go - y her yenlow any anon to him to be 0

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 3 November 1802 RB/837/869 Page 1 of 2

3 November 1802

I assure you I never gave Henry the least hint of your Complaints nor would I think of such a thing without your authority. But if I saw any thing irregular in their Transactions directly with us, I would make no scruple in telling him so. I shall write him some of these days and ask his opinion of the next Loan. The subject of the Exchequer being affected by the Circulation is so deep that I cannot fathom it, but I see no Contradiction in what he says. Great Economy in the use of Paper that I suppose is making the same Notes and the same Bills pass thro many hands and answer many purposes has the same Effect as increasing the Circulation. I think Mr T's Book states this clearly.

For all the Notes you sent us there is not a large one in the Chest and I could not answer a demand from Lumsdain just now. This is owing to our Fast day being tomorrow everybody is drawing out to pay their Bills for two days. But I should think they will soon be back with us. Mr Dale has just been at a meeting of poor Garthland's Creditors for the Bills on Body & Co. They have resolved that he shall give Archibald Graham a Power to sell the Lands and an obligation to fulfil any sale he may make. A great Number of his Farms were in our Courier yesterday. Garthland seems averse to part with the land. No wonder – but it must be done. Poor man I know nobody more to be pitied. Friend James has just shown me a letter from Mcadam saying that he had engaged Mr Roebuck to be at Muirkirk on Monday. He is most anxious that Young should go with him and writes Young by this post requesting he will go. If you are acquainted with Roebuck he wishes you would say a word to him to be impartial. He's afraid Mcadam may have influence upon him.

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Citation guidance is available here and a user guide, including help with some of the people, places and events referred to in the letters, is available here.

NatWest Group 2022

un have herd some gold days two - I want to the mentary of the chappens last mythe at 5 and monthe tite 10 - best to revend very hat as I came home - in the some laughing at restry adding which heips also huma in the Stocharde - ohe scands with 4 1/2 m lison - Gibt Homellow our Preses as hed mogy how she apprend to be going on at my but Visit and of in might all 500 or de 000 - some of M. do and stran a good had a that the make dece I think in added 2500 to her you on her go on here - Soupper you have not se m of that hind in Cars \_ NatWest Group 2022 acht \$Bgo - the South of the Brad 0

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 3 November 1802 RB/837/869 Page 2 of 2

We have had some good days too. I went to the meeting of the assessors last night at 5, and remained till 10, but it rained very hard as I came home. We had some laughing at rating a lady who keeps a <u>bad house</u> in the Stockwell. She stands as worth £4500 – Gilbert Hamilton asked me slyly how she appeared to be going on at my last visit and if we might add 500 or £1000 to her. Some of them observed it was a good trade and that she made £1000 a year I think we added £500 to her. You see how all trades go on here – I suppose you have not so respectable a house keeper of that kind in Edinburgh.

RSM 3 November 1802

Wm Simpson Esq

Ρ

I got your Packet per Box. The scroll of the Bond is quite proper and Peterkin approves of it and is to get his executed immediately as will Lumsdain & Ross. But poor Cunningham I doubt will not find sureties. I have sent for Mr Nimmo to make out an affidavit agreeable to Jamie Campbell's letter.

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5Nor The Pis to answer is not unmany . and I have fith how by unkning to days openhins into on them is such an ly on the office as is like to day one douted -It is much for us to and am to about the torenfine -I ant to Anche to and Affred to de a - but they said with to dendary shith the who and luck the to and inform aby under cannot want his money hing on - he makes stindlory Bunnhow to to get the But of Ends on the dollars Trun upon them as you see for so much nit fail to order Low to Librar Mits on the value . - propannyham ann - he says his unch Mouris in him a lesubsomber the along and the living obligant in the on Bond - Mourson is at shing hand - and sometimes takes a loop to dis bon where he has a hour - he ques there soon and when her spring - but he is an good enough could by his own anot has been every succepted-View of dawn up the klyde the Tout on -Lal of oning - she longo him a gares thank you for m as a purch - sound be me Mylasfort; Mull hi shifuld take quat care of it for I have how NatWest Group 2022 a Unthin Complai unner all my um wet in lowy has no an 1 Stings springen & have none and Muserhork 0

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 5 November 1802 RB/837/870 Page 1 of 2

5 November 1802

Two Ps to answer is not common, and I have little time for it. By combining 4 days' operations into one, there is such an uproar in the office as is like to <u>ding one doiled</u>.

It is needless for us to write Down & Co about the Porcupine. I sent to Auchie & Co and offered to do it, but they said they would write to Lindsay Smith & Co who would look better after it and inform Down. Alexander cannot want his money longer – he writes Findlay Bannatyne & Co to get the Bill of Lading or the dollars and has has drawn upon them as you see for so much of the value so do not fail to order Down to deliver the Bill of Lading to them on the value if received. Poor Cunningham is very humble now. He says his uncle Howison here will subscribe the Bond along with the living obligant in the old Bond. Howison is a dashing hand, and sometimes takes a trip to Lisbon where he has a house. He goes there soon and will not return till spring, but he is in good enough credit here and by his own account has been very successful. He has also a Piece of Land up the Clyde the Trust on which sometimes brings him a great deal of money. Shall we take him as a surety? Thank you for Mr Bennet and Mr Glassford's Intelligence. I am sorry for Mr R's Toe. He should take great care of it, for I have known such a trifling complaint attended with serious consequences.

Why do you expose me by showing all my idle assessorship stories. The Lady has no account with us and I assure you I have none with her.

Young cannot or will not go to Muirkirk at which friend James is much vexed.

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231 down pour to Pay - have you for as an inter you get the intered for willer delucres to incorrect for 0

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 5 November 1802 RB/837/870 Page 2 of 2

231 orders paid to day. Have you paid as many?

Will you get the inclosed for Willie delivered tomorrow forenoon?

I don't suppose we shall have occasion to write you tomorrow.

RSM 5 November 1802

Wm Simpson Esq P

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Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 8 November 1802 RB/837/872 Page 1 of 2

8 November 1802

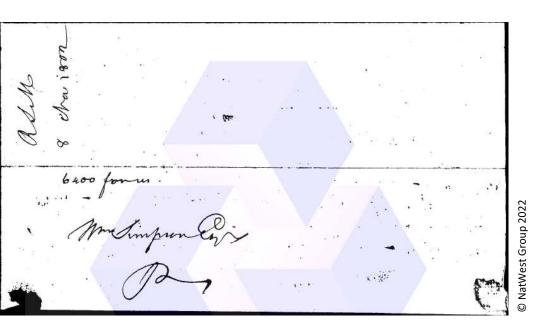
I have read what you wrote to Cunningham. He promises to be a good Bairn so I have desired him to make out the Bond. We have had fine weather to our Preachings, and have had none of the dismal days you mention. It is always so when the wind is in the East when in the West you have the advantage of us.

Gilbert has got the better of us this week – 11m it will help the B—ch to settle with you tomorrow.

Our large notes are very low tonight. I hope a good Quantity will come in tomorrow's Exchange.

8 Non 1600 I have nead which you anto to Cunmyham the promess to be a get Bair so I have dested have to make not the Bond - we have sat for weather to our Preacharps - and have had now of the desmal Days you mention - it - always so when the terfor is in the Cast when we the twent. you have the alumbur of is - Gutto her got the Julian of in this week - to well help the B\_ak to ③ NatWest Group 2023 and with your to morrow to mg to - I hope a ford the

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9 Nov 1802 I now the to see a Surspect Bill but what we take and with writered and none and lying own - it as superposed the Manufactures how have boto not left than 100 m by the dourput schancester Terpho these burt have Legacy of My Kerths I have That a really a hundrons and who tustomed - I'm had a great the power afor in last night again - refuted 115 good Biles and Avel 235 - - And you so the mender of Lonioners bisides - this is a strong Plan - the of Gillert's doings then if he de mothery-you are him low our but on - but a good cam form on at the Egipte shis more farkenting from the Thirthe a he had alum 15m four las you so what a Ball they had art Tellers will probably have a hurflas of - Setom to give me for the over of the trapenen Athe purguest to I'as Dinnestrum remailes my this 250- to eind tame Onnon - I think to multo to ve he make probably be at the Marta tomors pray and A to him and desine him i the Runpt to m Connotine VatWest Group matter - what while an to for and leverfued to both form and to Stred any when we have been on low to davide 28 1300 - among our fasterior.

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 9 November 1802 RB/837/873 Page 1 of 2

9 November 1802

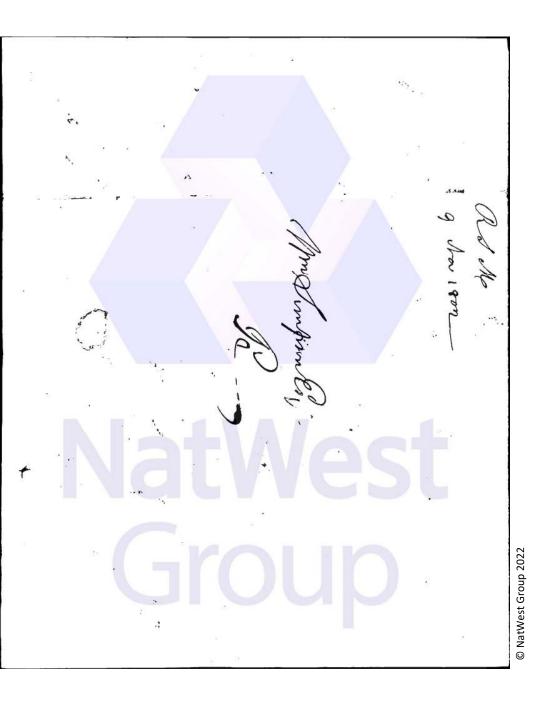
I never like to see a Liverpool Bill but what we take are well received and none are lying over. It is supposed the manufacturers here have lost not less than 100m by the Liverpool and Lancaster people these last 2 years.

That is really a handsome legacy of Miss Keith's and well bestowed. We had a great Pressure upon us last night again – refused 115 good Bills and took 235. And you see the number of Londoners besides. This is a strange Place. I hear no more of Gilbert's doings than if he did nothing.

You see how low our Chest is, but a good sum came in at the Exchange this morning & particularly from the Thistle who had above 15m of our large notes. You see what a Balance they had against us 13m. The Tellers will probably have a surplus of large notes to give me for the Chest. Let me know if the poor Guard Soldier recover of the trapining.

James Dennistoun remits me this £50 to send Jamie Dundas. I think it needless to write him he will probably be at the Bank tomorrow – if not pray send it to him and desire him to acknowledge the receipt to Mr Dennistoun. Charming clear weather. What shall we do for Silver. I am terrified to look forward to Friday when we have been in use to divide 2 or £300 among our customers.

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Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 9 November 1802 RB/837/873 Page 2 of 2

RSM 9 November 1802	
Wm Simpson Esq P	
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10 Nur 1802 That Bornd bury is the came Chape who denied or struthy has told ben porteites befor - he a abonnerhow of Mulpine's hime DeBrown & who all by Quehen as which files les de - a Masterny who is a mear Commetion of Williams Source ampts for Or Mrawer to I know not how muchule to him - for I an some of our best manufactures, and say they find them an 13 to an rehirred in the home no Somple I shink to they ( the best of them upon him Surely our large Notes must be sont Edr by the Graches for not anthe tand my the Cychargerlenday, our Theirs that new to gue, the Chest, and their hands are so emply to day that In by borrowing from our another that they to get the the Timbay; Gha- I by thing our Tillins complain of much of an put to by our mode of y hunging with Gill Hamilton to shot I make neally by you will sitely some new arrang of that Business with the Lorster - by our present made is often between 3 g & allowed on monday afternoons "" in get the last which is generally a large Parel antis from Month Manuthon - this powents the Sille his land Book and gring to in to the Quempts. bringing forward the general back Back and shoking the Balanus wet you know I meen up fin the Teller on 2022 - and they delay descencents me much by alunan © NatWest Group me from allending in proper time to the discounting that Bells. in the Evening what we wish a where that the Bach of Southand what of sharp with on as the other Backs to on Tuesday mornings and then all there notes where he made a out Tollers in proper Tome on monday or if this ubill

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 10 November 1802 RB/837/874 Page 1 of 2

10 November 1802

That Bradbury is the same chap who denied so stoutly his Bill being protested before. He is a connection of Mcalpine's house of DeBrauwer & Co who sell by Auction as Whitefield & Co do and Bradbury who is a near Connection of Williams Son & Co Bankers accepts for DeBrauwer & Co. I know not how we shall do with him, for I see some of our best Manufacturers consign to them and say they find their account in doing so. If he would once let a Bill be returned we should have no scruple in refusing the drafts of the best of them upon him. I think it is likely that will be soon.

Surely our large notes must be sent to Edinburgh by the coaches, for nothwithstanding all that came in at the Exchange yesterday, our Tellers had none to give me up for the Chest, and their hands are so empty to day that it will only be by borrowing from one another that they can expect to get thro' till Friday's Exchange. I beg therefore if you hear of any opportunity you will send us a large supply.

Our Tellers complain so much of the Inconvenience they are put to by our mode of exchanging with Gilbert Hamilton & Son that I must really beg you will settle some new arrangement of that Business with Mr Forrester. By our present mode it is often between 3 & 4 o'clock on Monday afternoons before we get the last which is generally a large Parcel of our notes from Messrs Hamilton. This prevents the Teller closing his Cash Book and giving it in to the accomptants in time for bringing forward the general Cash Book and striking the Balances which you know I receive up from the Tellers on that afternoon, and this delay disconcerts me much by preventing me from attending in proper time to the discounting the Bills in the Evening. What we wish is either that the Bank of Scotland would exchange with us as the other Banks do on Tuesday mornings and then all their notes would be made up by our Tellers in proper Time on Monday, or if this would

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not snitt, it which he equally agreed to us, if this Hamellengton which up tany with is easter on muchod my sutimenous for all the mites which had ame be to us respectively in this excellen-forced ing - heaving the Notes wet come on to use but on printing to be included in the forming mech's Areliment In easy- and surily the delay in optiming. efuld not operate much to the advantage or can hard much Mr Terrester will object Manulla but he says he can be nething inthemat aut Car that he softiged to send a shih of all the sufferent notes m mondays and that they must be no flinde B. all he has after who bless minnay NatWest Group 2022 0

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 10 November 1802 RB/837/874 Page 2 of 2

not suit, it would be equally agreeable to us, if Messrs Hamilton & Son would exchange with us early on Monday Forenoons for all the notes which had come in to us respectively <u>in the week</u> <u>preceding</u>, leaving the notes which come in to us both on Monday to be included in the following week's settlement. This would make all easy, and surely the delay in exchanging the notes of one day could not operate much to the advantage or prejudice of either Party. I can hardly think Mr Forrester will object to this.

Mr Peterkin has been proposing this arrangement to Archie Hamilton but he says he can do nothing without authority from Edinburgh, that he is obliged to send a state of all the different notes in his hands on Mondays and that there must be no Royal Bank notes among them which obliges him to send us all he has after Bank hours on Mondays.

RSM 10 November 1802

3 pair empty saddlebags were sent with the Box this morning.

Wm Simpson Esq

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11 Nov 1802 Indus I with this Scarchy of ilder may not produce a me Mischief - pour Sumisdain who is a gut quet did will have and work of to tomerrow to plean the Semufactures with about devo - when they negume at least & Boo In In Skrhag's Tactor & Brile unk call ony an tomerrow for Sapoo - and as he returns on talenty - fro apperty offers you may perhaps some the Salthere and much they for la safe with him Sorry I am that worthy was A- shall be so much. (ndispeterd - and shut Too gues me al Vain as to dies the to conner - I wish . T. got him a let his Durgeon lock of an arest - lot me know how letter and ~ net thing here Int Rayallow the bought the little of Lugan for 12 m ards from the late growthe Lairs condet of it and ford it again to a Mr allern mapin of Jak - he repeated they Baryour and male m fulfer to - so they are he for the Court of Spin - on the meanhow 2/3 & of the finin lang due this Day was officed in our large Notes under Fortest - and hung refund was lader with in 28333. 6. 8 on a 4 pb' dift That It Dass not increase our depart ants house Septand NatWest Group 2022 as the whole was from out of Hunters I suppose to will be a good time before the Count in their may of going to work such the malles The channe Buch an of he has not areft Barachnie's Bet on shall have now with him - he has 0

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 11 November 1802 RB/837/876 Page 1 of 2

11 November 1802

Indeed I wish this scarcity of silver may not produce some mischief. Poor Lumsdain who is a good quiet lad will have sad work of it tomorrow to please the Manufacturers with about £100 when they require at least £300.

Andrew Stirling's factor John Cross will call on you tomorrow for £2600 and as he returns on Saturday, if no other opportunity offers you may perhaps send the saddlebags by him. I don't much like trusting <u>Democrats</u>, but I should think they would be safe with him.

Sorry I am that worthy Mrs R should be so much indisposed, and that Toe gives me almost as much pain as it does its owner. I wish you could get him to let his surgeon look after it, and give it rest. Let me know how both are.

A rich body here James Hamilton who bought the Estate Of Logan for 12m odds from the late graceless Laird, lost connet of it and sold it again to a Mr Allason by a missive of sale. He repealed this Bargain and will not fulfil it, so they are before the Court of Session. In the meantime 2/3rds of the price being due this day was offered in our large Notes under Protest, and being refused was lodged with us £8333.6.8 on a 4 per cent deposit Receipt. It does not increase our deposit accounts however as the whole was drawn out of Hunters & Co's deposit account. I suppose it will be a good time before the Court in their way of going to work settle the matter.

Tell Jamie Buchan if he does not accept Barachnie's Bill we shall have done with him. He has been a great Plague to us both.

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Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 11 November 1802 RB/837/876 Page 2 of 2

RSM 11 November 1802			
Wm Simpson Esq P			

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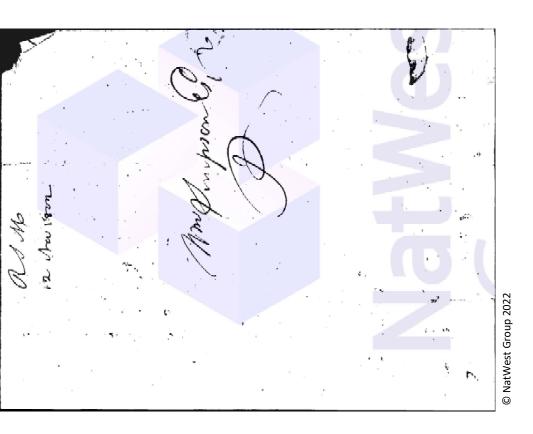
Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 12 November 1802 RB/837/877 Page 1 of 2

12 November 1802

Stirling with his Bags has come in most opportunely. I gave out the last M of 20/ notes this forenoon, and we had no large. I shall call tomorrow for the Canal dividends subscribe the Book and get the money on Monday. I am glad you and Mr Forrester were so amicable. I shall call tomorrow on Archie Hamilton and hope to settle the matter by making the Exchange on Monday mornings. There is no danger of the discount day being altered. Robert Stewart told me so positively that all the Partners were the same in both houses, that I think shame to ask any document of it. I am sure he would not tell me a downright lie.

12 Mar 1802 Shirling with his Bays has and in most of perbindy it gow out the last on of 24 miles this free own - and well This we large - I shall call tomorrow for the bonul Anden's subscribe the Bank - a for get the money monay - I am flad you and mo Tomether weir er amicable - John woh tim Hamilton and hope to such the matter by making the Epocher on Monday morals - Them is non danger of the obsect day hery altered - Retet denor all me so furthering that all the Partners denor the same on look hurses - that I thend stime to ask any Rocument of st - I am sum he with let me a downinght Lee NatWest Group 0

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Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 12 November 1802 RB/837/877 Page 2 of 2



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13 Nin 1802 A good story your sprang for Notes to us - that wo make us the Part and you the Branch - no no - as you can make notes when you want throw which no cannot Do - you while got none from les -Showing a a good smart Boy - he est off for Showing as to my Gomer with the Tarleament house I feel quite easy - I have sont vand formean already ale the charge wel I ight can come upon me - daw shall leave the Lawyen divert themselves inthe the plan as ling as they plane gute inconcerned as to the Result You so I have been at lealler Legan for the devidends he had me unforme you that he has orders from an English I'm frieler to site 20 charces Canal that at \$250 (and that he thinks to great Bongain - as by the article of Timber above he appeils their Revenue anteler 3m mot year - so of you ar any of yo imends want toch you know where to get it - I have also been with anhe Remellin and in at one school to to make Mu coche at 10 a Chick on menday morner for the while of our merfecture collections for the precessing which now I hope to hear no more of Plestin's goowbay on that and and are like to have an early NatWest Group 2022 Winter- it her been her first here there & or to. Ony 11 fart - I am afraid many of the Polaloes whe we the Theles where an destroyed 0

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 13 November 1802 RB/837/878 Page 1 of 2

13 November 1802

A good story your sending for notes to us – that would make us the Root and you the Branch – no no – as you can <u>make</u> notes when you want them which we cannot do, you shall get none from us.

Stirling is a good smart Boy. He set off for Stirling this morning. As to my Concern with the Parliament house I feel quite easy. I have sent Sandy Duncan already all the charge which I expect can come upon me, and shall leave the Lawyers to divert themselves with the plea as long as they please, being quite unconcerned as to the Result.

You see I have been at Walter Logan for the dividends. He bad me inform you that he has orders from an English Proprietor to sell 20 shares Canal Stock at £250 and that he thinks it a great Bargain, as by the article of Timber alone he expects their Revenue will be raised 3m next year, so if you or any of your Friends want Stock you know where to get it. I have also been with Archie Hamilton and we at once settled it to make the Exchange at 10 o'clock on Monday mornings for the whole of our respective collections for the preceding week, so I hope to hear no more of Peterkin's growling on that account. We are like to have an early winter – it has been hard frost here these 8 or 10 days past. I am afraid many of the Potatoes in the Fields will be destroyed.

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Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 13 November 1802 RB/837/878 Page 2 of 2

13 November 1802	

Wm Simpson Esq P

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15 Nov 1802 Inder our notes of all kinds fly of the Peelings of onens surely some Reventy shad nesset from these Emilions - but The Piere on the price of our Band Stick gues on slurby - Thepe it a show your - fit does not some to 200 Proprietors Sum whe how all Theme - I am always They middle with Sting Bank Oto of moneyed Virgh who are subsped when they get inter a Glargen trader books for something - seems is very warkhe to day - " of blocking of Touton gue form in the barri, wher she fall more - but I cannot think it un our to have har as I report to this that aver and show for going the Row the some annot of terhus a large and 8 miles from Glarge Joe\_ than hum advertised lakely in our Counter-niberry than where it was - I multing it is Courselow an apriled by a good Under that to is one o Properties in the Gruntry - excellent Land and quentity of the or of you know of any chileste Dargain your may sond him thim - the Trip Ahiar a going to alive in NatWest Group 2022 30m for Gourabour with Gills very easily this morning try to get matters some suched in the afternoo and that the supposes his must now go the

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 15 November 1802 RB/837/880 Page 1 of 2

15 November 1802

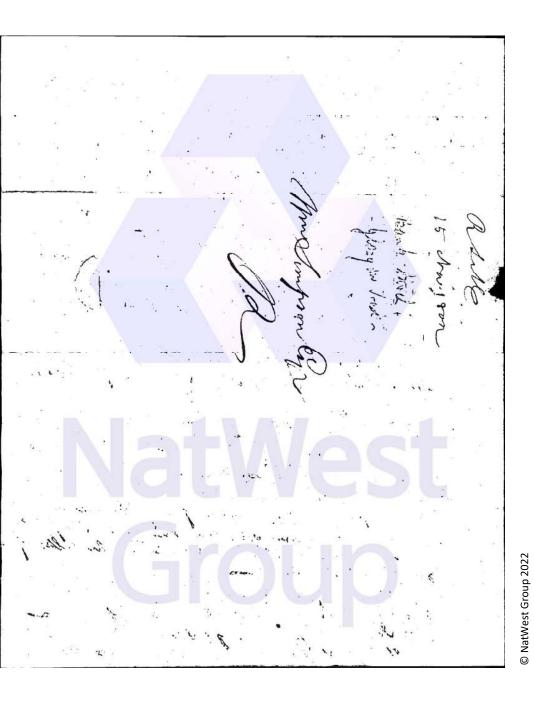
Indeed our notes of all kinds fly off like peelings of onions. Surely some advantage should result from these emissions, but the rise in the price of our bank stock goes on slowly. I hope it is <u>slow and sure</u> – if it does not soon come to 200 our Proprietors here will lose all patience. I am always sorry they meddled with it. Bank stock should only be in the hands of moneyed people who are satisfied when they get <u>Interest</u>. A Glasgow Trader looks for something better.

The Star it seems is very warlike to day – speaks of blocking up Toulon etc. If this is the case, stocks will still fall more. But I cannot think it possible we are to have war again.

I rejoice to find that good Mrs R is so much better and should be glad to have the same accounts of her husband's Toe. A large Estate 8 miles from Glasgow has been advertised lately in our Courier. Nobody knew whose it was. I now find it is Cairnbrae, and I am assured by a good Judge that it is one of the best Properties in the Country – excellent Land and a great quantity of it, so if you know of any Nabob wanting a Bargain you may send him there. The Proprietor I hear is going to Live in Ireland. He talks of 30m for Cairnbrae. We managed our Exchange with Gilbert very easily this morning by which I hope to get matters sooner settled in the afternoon.

Sir Jamie says he has 92 shares of the old Bank and that he suppose he must now go there

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Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 15 November 1802 RB/837/880 Page 2 of 2

RSM 15 November 1802

[pencil annotation in another hand:] Bank Stock & Glasgow Traders

Wm Simpson Esq

Р

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16 mm 1802 you so by the instead that the Chest is now in great Fone it we det and me ling so by the way in me goin me ne experiented by the cont of the Dollars that I have man the D3900 been obliged to grow them another thrus and Bet on London due 16 Oils must uch they lodged with us hope us shall now have to repaired from this 20 for Days - that Be they want much say they white well affer 1/2 for form for We them Mr Bank new took bont as it is a of you know of any you that what when lempled by the you see our small notes refu may let me know. an not very abundant so you may help ender I an of them by every Bop - I cannot then some tota go for sundy notion thinks while to send them ento Cel I am glad to sar such for work and for Means - my maters dear nespecting last that there yield ile - Malale lills me he dent Bolls to the Mill and after fing mile dies Butes in tech guird must metitand the know as heavy demands on the for desid NatWest Group 2022 as our and a terrible ofterther this forme I an 45m lylinger tales and 50 m Lond ~ Baks Ome last much - arthant it does not appear gil 0

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 16 November 1802 RB/837/882 Page 1 of 2

16 November 1802

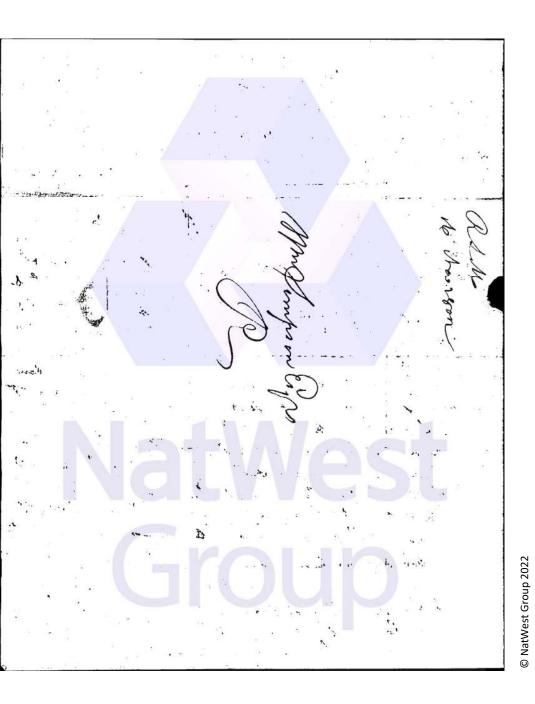
You see by the inclosed that the Chest is now in great Force. It will not continue long so by the way you are going on. I have already given out 10m to Lumsdain, and Auchie & Co are so pinched by the want of their Dollars that I have been obliged to give them another thousand upon the £3900 Bill on London due 16 October next which they lodged with us. I hope we shall now have it repaid from the Dollars in a few days. That Bill they want much to have melted and say they could well afford ½ per cent commission for the money. I told them the Bank never took Commission as it is a good Bill. If you know of any Jew that would be tempted by the ½ per cent you may let me know. You see our small notes are not very abundant so you may keep sending us 1m of them by every Box. I cannot conceive where these small notes go, for surely nobody thinks it worth while to send them into Edinburgh.

I am glad to see such favourable accounts from the Mearns. My greatest Fear respecting last Crop was that it would yield ill. Mr Dale tells me he sent 8 Bolls to the Mill and after paying mill dues he has 7 Bolls & 11 Pecks good meal returned. This is very well.

We had as heavy demands on us for discounts last night as ever and a terrible <u>splatter</u> this forenoon.

I see 45m Glasgow Bills and 50m London Bills were done last week, so that it does not appear Gilbert is drawing off any thing for us.

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Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 16 November 1802 RB/837/882 Page 2 of 2

RSM 16 November 1802	
Wm Simpson Esq P	

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17 Nov 1802 To I got the bottom of your at yorkways by the but I'm while my dett - and hay be it I work on may met get for very two much yesting to come me he helper \_ the Churt some yerking moray 3 I she no think I and schinken a descrable Karmer who an inlettyout an afinin of he very hicky if bouts gots the weekly supply there seems to have more and some hunter age Murmer In get a gold how weekly I have heard that army for Pathin hive got alun from Move all m my a delan find your our wing hind to him - this seems the down with a achive Gerhing to en NatWest Group 2022 in making the wheel go m to them to do Unsh forming whe have in Musinels Arecenny muning ench a rato check IT-at least company the Point Over times Terner for the of any I keep his ര

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 17 November 1802, enclosing a note summarising the cash of the Glasgow agency as at 16 November 1802 RB/837/883 Page 1 of 4

17 November 1802

So <u>I</u> got the better of you at yesterday's Exchange, but it seems I am still in your debt, and long be it so.

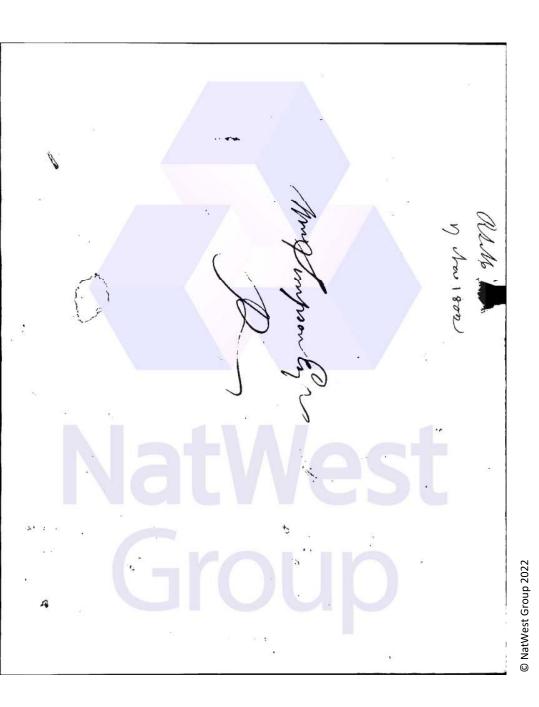
I wish we may not get a C Tickler from the whispering gallery for doing too much yesterday – no less than 47m but it could not be helped. I have given out of the Chest since yesterday morning 30m large and 1m small notes. I should not think Cairnbrae in point of soil and situation a desirable Freehold but it was an Intelligent Famer who gave me so favourable an opinion of it.

It will be very lucky if Coutts gets the weekly supply of silver. There seems to have more come in to us than did some weeks ago otherwise we could never have gone on. We get a good sum weekly from the Posthouse. I have heard that some of our Banks here get silver from Newcastle – might you not try that market. By a letter from Bob I find you are very kind to him. This new house of his seems to be doing well. Robertson's active Exertions, to support a Family, has great Effect in making the wheel go round much more briskly than it did formerly.

This Business of receiving money to be paid in Edinburgh goes on at such a rate that I know not lest we should check it – at least confine the privilege to real good customers.

Does James Ferrier for the Duke of Argyll keep his accounts with you?

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Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 17 November 1802, enclosing a note summarising the cash of the Glasgow agency as at 16 November 1802 RB/837/883 Page 2 of 4

RSM 17 November 1802	
Wm Simpson Esq P	

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Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 17 November 1802, enclosing a note summarising the cash of the Glasgow agency as at 16 November 1802 RB/837/883 Page 3 of 4

## Chest Balance 16 November 1802

Given Tellers per Book		£67692.9.2
large notes 20/ ditto		50000
		2000
21/ ditto		2100
English ditto		200
Gold		600
Silver		200
Incidents		100
	Note	1522.16.6
		£124415.5.8

NB Cunningham has met with an accident by a deep cut in his hand which will disable him for some days so no money is given out to him.

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Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 17 November 1802, enclosing a note summarising the cash of the Glasgow agency as at 16 November 1802 RB/837/883 Page 4 of 4

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18 Nov 1862 I am avery to ew on Bank shed so how as 176 thought she price had been forpt 20001 panninghan has haten mante how also how and new wing sh that hall may proto 0 - on my aut almost every Day get orders for the how M gue queat Sales lasted any thing is very phasing to our - for I wint them to stand after is having end - the artile - no m always lele a good for NatWest Group 2022 all gotherp parte That he ? 300 danny 0

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 18 November 1802 RB/837/884 Page 1 of 4

18 November 1802

I am sorry to see our Bank Stock so low as 176. I thought the price had fixed at 180, and that you would not let it go lower. You would see there was a £2900 Balance against us with Gilbert on Monday.

Cunningham has taken his station again to day and I have given him 15m out of the Chest so it is not now very strong. I forgot to say in my last that Willie may probably call on you for £50 on my account which please pay and debit SM & D.

I am almost every day getting orders for the Wine Merchants. Their wine seems to give great satisfaction. Some of the People tell me they never tasted any thing like it here this is very pleasing to me, for the ground I wish them to stand upon is having a <u>superior article</u>, no matter how little profit, that will always tell in the end. The Elder is a good Customer, not for his own drinking however. Your dining room Table is in great forwardness. It will divert you when you see it. The Baillie says he will be prosecuted for Forgery. There are some Royal Bank notes lying upon it. What Fortunes are making just now by Cattle & Sheep particularly the latter our Friend Robert Hope at Leadhills I hear had 11000 sheep – he sells of 300 of every thousand yearly and this year he gets double price for them.

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Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 18 November 1802 RB/837/884 Page 2 of 4

RSM 18 November 1802	
Wm Simpson Esq P	

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I had a Sime this mirrary from Wong Turking . who has not affile to in for years part for discounts - connectly begging I would be the co your balls for him this day to enable him to ale a farbender Inland - I some for him and the it aligned for the me full from this in undo off the desce to answer such to some him a bash as tappiered to be not Thenfand un this mothing to do with - he adead that Inind he was more any was to some the and never and he we deley for he was alleged to remet I tis Sutt he could this Day to East - on an most and after her award to was - as Mu Pouls of short date - I as last agreed to 2 the Flores - of this and your see that from is hole for them too I think to next to mention this & recumstance to you © NatWest Group 2022 it is char then Puple are widing - Torking Days have certainly quet Property but that to ge tension - he will lake care of hims of himmen --

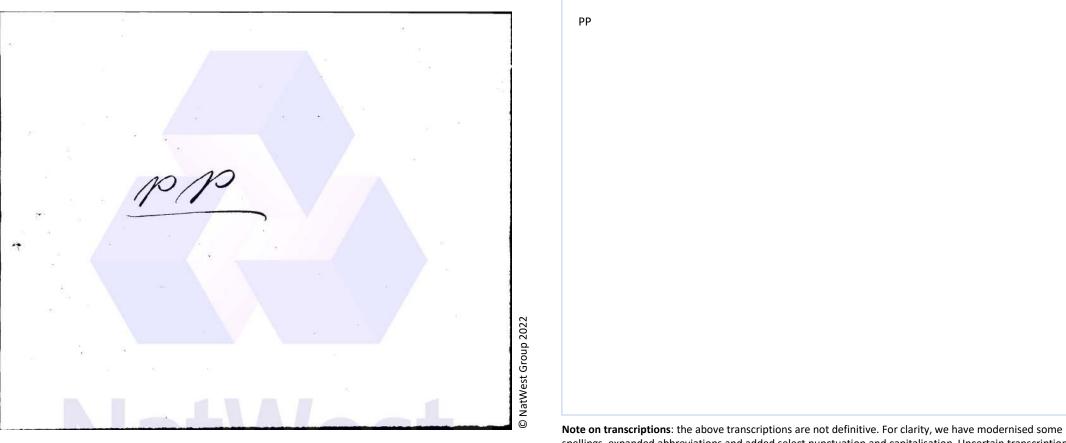
Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 18 November 1802 RB/837/884 Page 3 of 4

I had a Line this morning from William Furling who has not applied to us for years past for discounts, earnestly begging I would melt £1400 good Bills for him this day to enable him to oblige a particular Friend. I sent for him and told him we had done our full sum this week already and it was not our way to answer such sudden demands off the discount day, especially as it appeared to be not to serve him a Customer but some Friend we had nothing to do with. He said it was so but that Friend he was more anxious to serve than himself and there could be no delay for he was obliged to remit what he could <u>this day to Edinburgh</u>, so said I it is Scott Smith & Co. He owned it was. As the Bills are most undoubted and of short dates, I at last agreed to take £1000 of them and you see that sum is to be paid them tomorrow.

I think it right to mention this circumstance to you. It is clear these People are <u>widing</u> – Furling says they have certainly great Property, but that they are far too extensive. He will take care of himself with them however.

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Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 18 November 1802 RB/837/884 Page 4 of 4



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Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 19 November 1802 RB/837/885 Page 1 of 2

19 November 1802

You guess right where the Cheese came from. I know not so extensive a dealer in that way as Mr Dale and he certainly serves his Customers on the <u>easiest terms</u>. He has bought to day 15 which was all that remained unsold of W Logan's Canal Shares, at 250 and I think it is a good Bargain. The dividends at present pay within a trifle of 5 per cent interest and they will always be rising. Poor Somervill who was supposed two years ago to have realised so great a Fortune to be now dying in a Prison – what a vain world. It is most unfortunate for the Country whisky should be so low. Our Police People tell me that all the nightly mischief going on here is to be ascribed solely to cheap whisky.

The Chest is quite empty, but a good sum has come in in to day's Exchange

grup right when the Green come form I know not in that way as m serves has for to day 15 Z hris u 0 A mun agy to NatWest Group 2022 VA turale, 0

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The Tellers any offer the Gole to day there are not above 2m on the Notes in the house - 1m comes in to night Boy - but That with not carry as this night much - so formy sound us as many by Juestays Boys as it will told if no butter Superty offen whit in the wird can have become of all you sut as lake? © NatWest Group 2022

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 19 November 1802 RB/837/885 Page 2 of 2

The Tellers say after the Exchange to day there are not above 2m small Notes in the house. 1m comes in to night's Box, but that will not carry us thro' next week, so pray send us as many by Tuesday's Box as it will hold if no better opportunity offers. What in the world can have become of all you sent us lately?

## RSM 19 November 1802

Wm Simpson Esq

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20 Mar 1802 -I shak bake aucher to; hur Buch when I am vale for fally of its gowdrip and shut they will make a proper use of the I do not admine the Spirit of the aummirahun -Sermon vort you - but it was never preached on meant as a Sermon to his Thick - It is purt a Squit - and & is lever enough - really your Darter law himself ohen to to-It was a shange heathere h John Porndying his I Runk you may gue him a meading of it - him Apenbully it wind he sout how by the author when I know outhing of so Induction is aft neleasing Ounkp & dent much workdow at it she I did not suppor he as chief and more down any good there et ne answer - but pray los Querie continue & held out - and for Jomes - Mit Bank Joupper inte de sitting - The limestate we the fug mit to day was wany eving to Mala Memunchi awhund Thyunes in the Now given in to me - which made me take a 5 for al - it is nget enough in our back Back-I have ordered the Fillers to repeat the Ligures in the Noles grown in to one on Jelure -Sam going out to Onelienth at 2 . Chick to sweehold An Blow a Ding and malk on mith him to a quet Dinner in miller's strict - I shik on the Table and filling on all 2022 NatWest Group about it - it is just a Lancy Piece with Roy al Mand Entitions - Mill you que the method to Bate or Roberts on when they call on minday and the them That montage and the them That montage as soon as perfor

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 20 November 1802 RB/837/886 Page 1 of 2

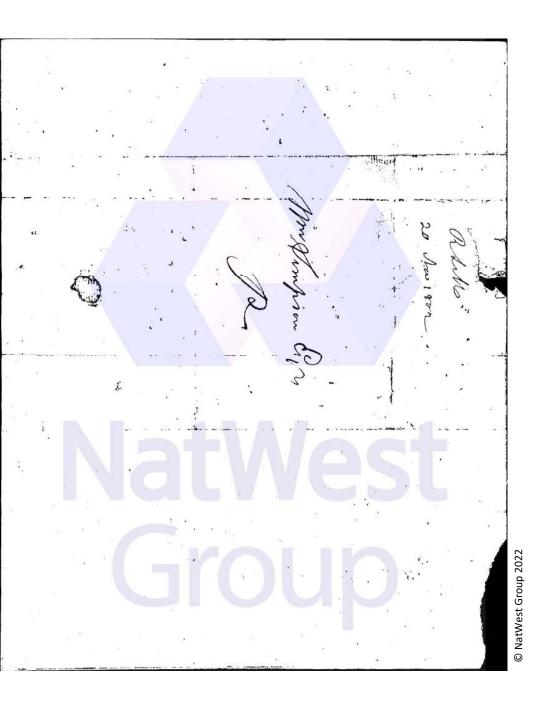
20 November 1802

I shall take Auchie & Co's large Bill when I am satisfied fully of its goodness and that they will make a proper use of the accommodation. I do not admire the spirit of the sermon sent you, but it was never preached or meant as a sermon to his Flock – it is just a Squib, and it is clever enough. Really your Doctor laid himself open to it. It was a strange heathenish Idea of Drudgery his. I think you may give him a reading of it, but probably it would be sent him by the author whom I know nothing of. So John Lindsay is against releasing Dunlop I don't much wonder at it tho' I did not suppose he would stand out nor do I see any good Purpose it will answer. But pray does Durie continue to hold out, and Sir James. The R Bank I suppose will do nothing. That mistake in the payment to Jay was entirely owing to Malcolm McMurich's awkward Figures in the Note given in to me, which made me take a 5 for a 1. It is right enough in our Cash Book. I have ordered the Tellers to repeat the Figures in the notes given in to me in future.

I am going out to Dalbeath at 2 o'clock to see what the Elder is doing and walk in with him to a quiet dinner in Miller's Street. I shall see the Table and tell you all about it. It is just a Fancy Piece with Royal Bank Emblems.

Will you give the inclosed to Bob or Robertson when they call on Monday and tell them that Mr Hopkirk is anxious to have his <u>Sherry</u> as soon as possible.

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Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 20 November 1802 RB/837/886 Page 2 of 2

RSM	
20 November	1802

Wm Simpson Esq

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22 Nov 1802 The Cheusenenger own you Thanks who has own Eyes - now of his Canything go to been this touter - at state he happy To ou Howks Eye tomorrow and hope his new who his to do with us, no plan I think to can go so properly to the Reyal Bruch and I well me put us to the Inconvenience - we have two space Buds - he shall be at Likesty to munth about as he pleases ale day only I will low to his taking his Toddy with me at mythe The him this as Songipu he will not and of in the "I a obligh Greek - I shale by to get the Theirs Month's kulow this is shut and note them & gen - there is just that I shall be obliged to met with the apapors at 5 tomarrow sphenese - for De land how and muy he hapt Why only - but in shule sypert moment to desine you much one's Tresh wales the and of you Garden - I wike my Pot men at the day of the and my king only ouch fine grapes as grad Sail mutures to hey to - I had a very acruache walk & Dalbeath on Onlundy - and a in up Chain with Midned daty and how to arras to asober dummer on miller & heat - Sund 3 glapes NatWest Group 2023 abor canno of helf after 5- This is what I like ather Low is muching quest Impresents in cars quere of his late Parkness - nor Table is put a Gomit short 18 pike dimensions in the south Abour you upon to - Jon Jan James James when and some why Taw James James Buchen who as making the for an amende little to the 0

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 22 November 1802 RB/837/888 Page 1 of 2

22 November 1802

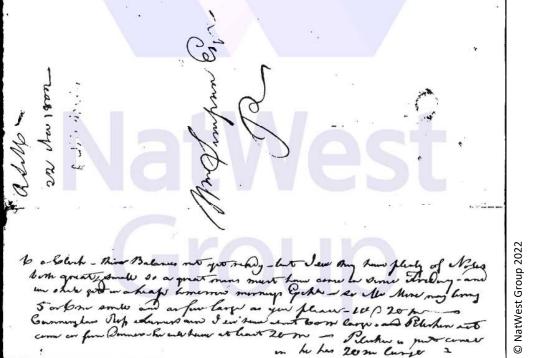
The Cheesemonger saw your Thanks with his own Eyes. None of his daughters go to Edinburgh this winter. I shall be happy to see Hawk's Eye tomorrow and hope he will take his Bed with us, no place I think he can go so properly to as to the Royal Bank and it will not put us to the least Inconvenience. We have two spare Beds. He shall be at Liberty to ramble about as he pleases all day only I will trust to his taking his Toddy with me at night. Tell him this as I suppose he will not come off in the 7 o'clock coach. I shall try to get the Tellers Balances before this is shut and note them to you. There is just 3m Large and 1m small in the Chest. I am sorry that I shall be obliged to meet with the assessors at 5 tomorrow afternoon, for the last time and may be kept till 9 or 10, but we shall expect Mr More to dinner about 4.

You make one's Teeth water with the account of your Garden. I wish my Pot were at the Lug of it, and my wife says such fine grapes as you gave her she never tasted. Barebones must be good soil notwithstanding its height. I had a very agreeable walk to Dalbeath on Saturday, and came in in the Chaise with the Laird Lady and two Bairns to a sober dinner on Miller Street – drank 3 Glasses and came off half after 5 – this is what I like. The Laird is making great improvements in consequence of his late Purchases. Your Table is just a Conceit about 18 Inches dimensions with Bank Notes etc upon it.

In comes Friend James with a smiling Face. Jamie Buchan will tell you that they are in hopes of an amicable settlement with Mcadam.

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I have a dim from Mips Robbers on the an armit of a most horrible Ordrage by some Coalliers at abore they refled and destroy a the hear of a proceedle Introblert and so methicated & Prople that are is dead of a conclu Oging - unted to musser an Infant at which the maker happly escaped - Mr Barn Balle at last get Min secured and they are in Hemeltin Goul -what a she obery bonsperacy this or in Londone I can handly think there are once this escents in the thingdow as to alwayt any thing like what is supported -we have to Bay a setter from Down about the Tranel Hell and in Botters - that I have a star by The Tranel Hell



Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 22 November 1802 RB/837/888 Page 2 of 2

I have a line from Miss Aitchison with an account of a most horrible outrage by some Coalliers at Airdrie. They rifled and destroyed the house of a peaceable inhabitant and so maltreated 4 People that one is dead and another dying - wanted to murder an Infant with which the mother happily escaped. The Baron Baillie at last got them secured and they are in Hamilton Gaol.

What a shocking Conspiracy this is in London I can hardly think there are such Miscreants in the Kingdom as to attempt any thing like what is supposed.

We have to day a Letter from Down about the French Bill and the Dollars – both I hope will be got in a few days.

RSM 22 November 1802

Wm Simpson Esq

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6 o'clock – the Balances not yet ready, but I see they have plenty of Notes both great & small so a great many must have come in since Friday, and we shall get in a heap tomorrow morning's Exchange, so Mr More may bring 5 or 6m small and a few large as you please. 10 or 20m. Cunningham Ross & Lumsdain I see have about 60m large and Peterkin not come in from Dinner – he will have at least 20m. Peterkin is just come in he has 20m large.

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23 min toon I show in boching for yor Gomes eller and his Boys about to all when I down from the apop its poly he do not come last night and Bush of h Day - its inboderful has Puple her are for money and to salify them - I am in lerror for our ep lenrue Traders and much from them will be a Grash me they do among them are ting - atom have when such an ommes - 1 London for mp in Manys by the meteric hora inne the m the Colder - to NatWest Group 2022 0

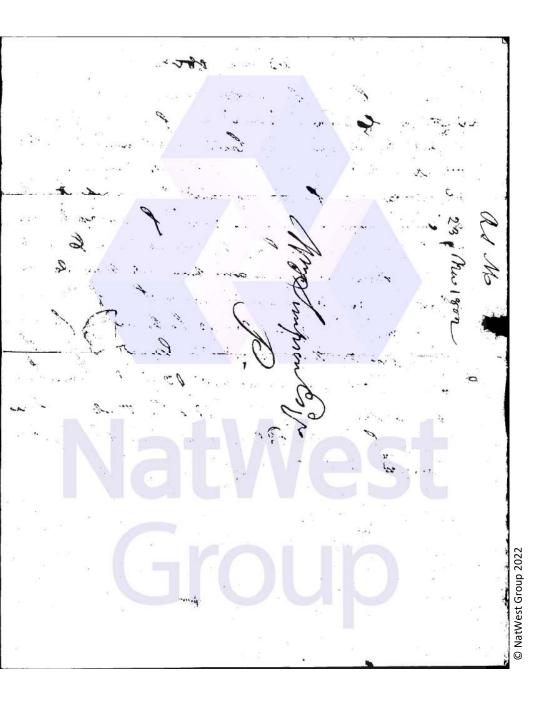
Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 23 November 1802 RB/837/892 Page 1 of 2

23 November 1802

I shall be looking for your Counsellor and his Bags about 10 o'clock when I come from the assessors. It's pity he did not come last night and see the Bustle of to day. It's wonderful how <u>hungry</u> the People here are for money and how much it takes to satisfy them. I am in terror for our extensive Traders and much fear there will be a Crash among them ere long, and how will they do in London when such an immense sum of Omnium must be paid up. Things look rather gloomy.

You see by the inclosed the Chest is pretty strong. I have given out 10m to Lumsdain since the morning. I send Bob another order from the Elder – it was <u>Sherry</u> he wanted and it is arrived.

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Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 23 November 1802 RB/837/892 Page 2 of 2

RSM	
23 November	1802

Wm Simpson Esq

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26 Mar 1802 Then Balances and B that drawings one as unauounlable as the Pusing you things of the Stocks - but I hope you will the Pusing you things of the Stocks - but I hope you will at me most week - Tonend James but me get at me mpt week say that he hopes to swyen about Thursday nept with when he a tar medowal whend going to Cer. to entele matters finally with Madam - I winh it wind down The bouns the and his Bays appealed about half part 10 Can't might but and mut be prevailed upon to stary up shirs -ale the mise men of the cast seem to be smitten with the sphe descare Mr. Vimmo and our Porter nin waiting him fim the bauch I have yet had back conversalien with hem - but as he is to Dene with me we white talk over the 60 Royal's spains and drack yo health -I dont think it for answer for one Teller to par away large orders - or that it to have any quat Effect for them are not many or hers in profertion for large Sums - the great proyouts are mostly for the destinated and then the Roliers of the Bills must carry to the Tiller least accupied ordinance they might be long delained - and this as to meeting large motes that must muchanly fall equally upon all the NatWest Group 2022 There for the quest sums an mostly paid in a few member before "3 ~ Clock - there is this a quant Grow on the offer and perdespatch each Teller must muchant mice large or small mites as they come - but I shall fullo to Mr. More of this -

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 24 November 1802 RB/837/893 Page 1 of 2

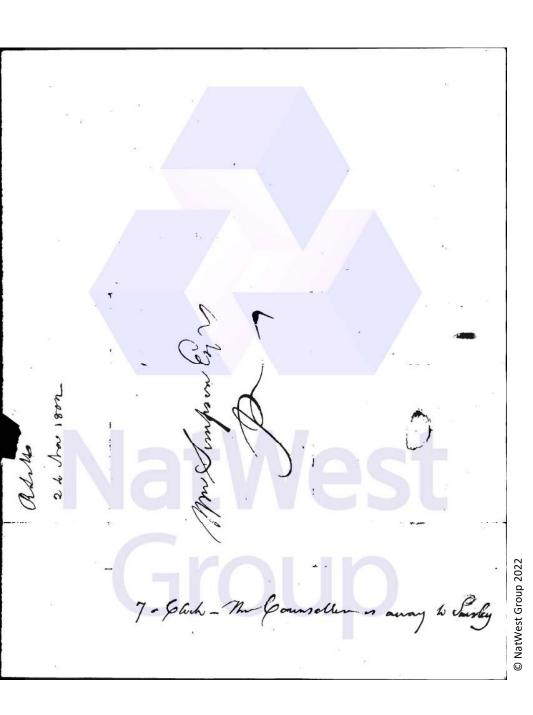
23 November 1802

These Balances and Blood drawings are as unaccountable as the Risings & Fallings of the Stocks, but I hope you will get at <u>me</u> next week. Friend James bids me say that he hopes to see you about Thursday next week when he & James Mcdowal intend going to Edinburgh to settle matters finally with Mcadam. I wish it were done.

The Counsellor and his Bags appeared about half past 10 last night but would not be prevailed upon to stay upstairs. All the wise men of the East seem to be smitten with the same disease. Mr Nimmo and our Porter were waiting him from the Coach. I have yet had little conversation with him, but as he is to dine with me we shall talk over the old Royal's affairs and drink your health.

I don't think it would answer for one Teller to pay away large orders, or that it would have any great Effect for there are not many orders in proportion for large sums – the great payouts are mostly for Bills discounted and these the Holders of the Bills must carry to the Teller least occupied otherwise they might be long detained, and then as to receiving large notes that must necessarily fall equally upon all the Tellers, for the great sums are mostly paid in a few minutes before 3 o'clock. There is then a great Crowd in the office and for dispatch each Teller must necessarily receive large or small notes as they come. But I shall talk to Mr More of this.

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Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 24 November 1802 RB/837/893 Page 2 of 2

RSM 24 November 1802

Wm Simpson Esq P

7 o'clock – the Counsellor is away to Paisley

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25 Mar 1802 The shory is that 40m is offend for barrabrue but I have not him by whom and I am not believe it - for the farbenter Spits mar Tour sill at most expressed ant. Jones and Ruthunan ques & 200- piterne for avois new has place - yet I dont find that pieces of land go off or when It is have is opened for the black Bul Som wet helongs to that Pours you machenter Achland Vocety - and To must be just. mr Oak they experiend to full it have and ereit prarehours you 1. to be sure a fine theaten and the growing he who gow a bon Tomt to Korgima Strut The Counseller must to Parsby last night return this morning but he has not get cart he within at going home to Day but I he he mer at least want to morrows boach Ormy like M R 6° in her their Sillen low delay answering it till tomerrow that I may at same lime return the BA they dind me for anefer Throw the selan of that Bel on Pour and a Bound 2022 I suppose to must be alcour with them - and to is an more open I have bey applied - one have more of new Poper - with all own fighting and all our Frans It is wonderful how will own Bells and ford and him quickly our returned the les NatWest Group and inken up -0

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 25 November 1802 RB/837/894 Page 1 of 2

25 November 1802

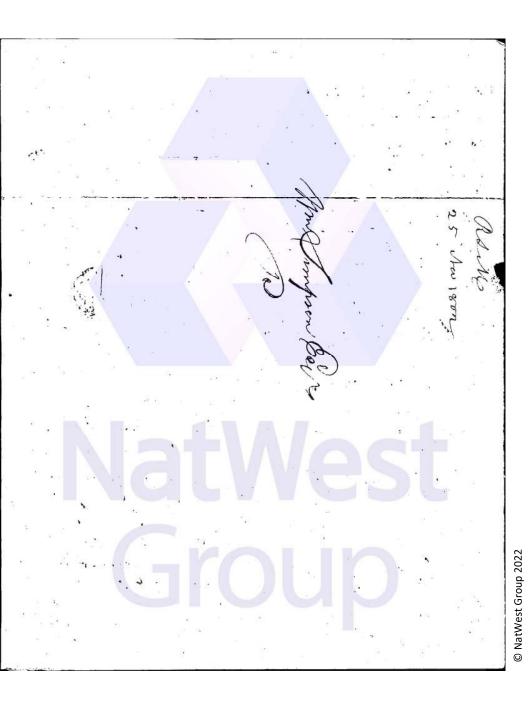
The story is that 40m is offered for Cairnbrae, but I have not heard by whom and I can not believe it, for tho' particular spots near Town sell at most extravagant prices and Robert Mcnair gives £200 per acre for 3 acres near his place, yet I do not find that large pieces of Land go off so well. It is true 5m is offered for the Black Bull Inn which belongs to the Highland Society and their Preses George Mackintosh told Mr Dale they expected more. It must be just to pull it down and erect Warehouses etc. It is to be sure a fine situation and the ground behind will give a long Front to Virginia Street.

The Counsellor went to Paisley last night to return this morning but he has not yet cast up. He talked of going home to day, but I hope he will at least wait tomorrow's Coach.

Pray tell M R & Co we have their letter but I delay answering it till tomorrow that I may at same time return the Bill they send me for acceptance.

From the return of that Bill on Provand & Baird I suppose it must be all over with them, and it is no more than I have long expected. We have none of their Paper – with all our fighting and all our Fears it is wonderful how well our Bills are paid and how quickly our returned Bills are taken up.

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Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 25 November 1802 RB/837/894 Page 2 of 2

Wm Simpson Esq			
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26 Mar 1802-I shall let the hule Fung know what you say forst how he calls - these young hart Indea Tradars are not very Desconthe Constituents - me how a Tailung Wary of one in that Line or rather in the Baham Trudo Richon Pappie ~ Co- Thuhu mus Titere Calquitionas Tartan a ving solur industrious man after their charber he get is discher and set out. in that Inade of which to was lindens that he make a large chortum and tito within these few Dury I considered him as one of our must fortunto Thaters - but he has had a very oppensive Eranuty his Son unit out to her how widener and to seem has last deply by Speentakens There - The house ones I hear 23 m - it is unerture what their Think will forfine - Mur 6rs must be shefly in England - they had no Fransachuns with have good of of their anothers to our Sur mepolano & Hones 663. 13. hohn Sons do not apprehend any anyon from the NatWest Group 2022 Smins aller left us this moved and I hepe "her mith you by this time I regulad much hes To you like the Kings " prech I think to uny gead and ohuns something on the to go on on the footenent 0

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 26 November 1802 RB/837/1473 Page 1 of 2

26 November 1802

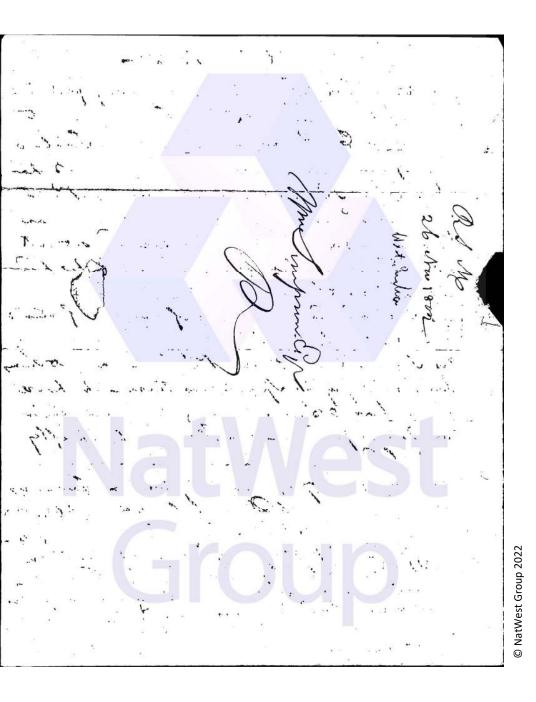
I shall let the little King know what you say first time he calls. These young West India Traders are not very desirable Customers. We have a Failure today of one in that Line or rather in the Bahamas Trade – Alexander Ritchie & Co. Ritchie was Peter Colquhoun's Partner, a very sober industrious man. After their Failure he got his discharge and set out in that Trade in which it was understood he had made a large Fortune and till within these few days I considered him as one of our most fortunate Traders. But he has had a very expensive Family. His Son went out to New Providence and it seems has lost deeply by Speculations there. The house owes I hear 23m. It is uncertain what their Funds will produce. Their Creditors must be chiefly in England – they had no Transactions with us. We have just 7 of their acceptances to our Customers

3 to Duncan Mcfarlane Co Hosiers 663.13.8 4 to W Stirling & Sons 2104. 4. –

I do not apprehend any danger from them.

The Counsellor left us this morning and I hope is safe with you by this time. I regretted much his not staying a day or two with us. How do you like the King's Speech – I think it very good and shows something is like to go on on the Continent.

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Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 26 November 1802 RB/837/1473 Page 2 of 2

RSM 26 November 1802

[pencil annotation in a different hand:] West India

Wm Simpson Esq P

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27 Mar 1802 I am quite salsfied with the Portmarter's arrangement-and at mit apprechand the least Dangor of there is an armed strong Boy aducts especially alin hanging the two Old I heard the story of Dilking going to america and it as your do as it can be emploited to nothing also but m but I had no John May had such our Colub as your they pure long her a descarbule Lamely \_ I of not Buchan from the onme bourse at follow the some forence At has hun said that garthlund was going out to the W of he goes new or hell chance I think I have herry many weeks there - poor Fillow what he has suffered he hes mercandle Formechins - I did not before hear of Vaime guing worder Rennes Breaken a Delay with hom long of any thing were arting our quit Thing he might As affining - he © NatWest Group 2022 Sundray must have greatly charged his mind Tuesday last of he has agreed to discharge - but what In Partner Someth and goon to the Country \_ Richard ones

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 27 November 1802 RB/837/896 Page 1 of 2

27 November 1802

I am quite satisfied with the Postmaster's arrangement, and do not apprehend the least danger if there is an armed Driver and strong Box & Locks especially after hanging the two Robbers.

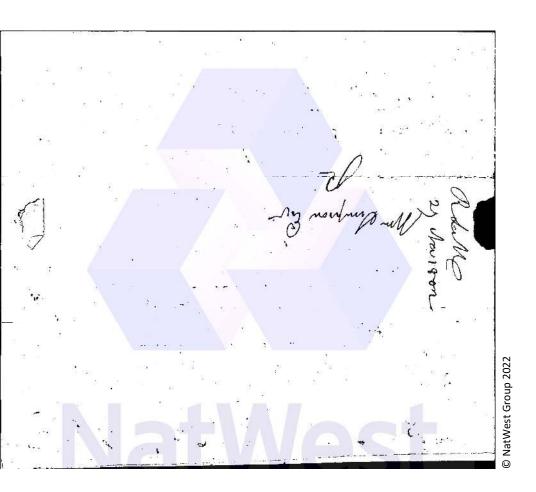
I heard the Story of Lord Selkrig going to America and I imputed it as you do as it can be imputed to nothing else but Madness. But I had no idea they had such an Estate as you mention. They have long been a discontented Family. I should not wonder if Lord Buchan from the same Cause should follow the same Course.

It has been said that Garthland was going out to the West Indies and if he goes there is little chance I think of his living many weeks there. Poor Fellow what he has suffered by his miserable Connections. I did not before hear of Jamie going with him. I wonder Henry's Creation is delayed so long if any thing were ailing our good King he might be disappointed. He should not take one of Lord Leven's Titles.

Lindsay must have greatly changed his mind since Tuesday last if he has agreed to discharge, but I shall see if I can meet with him before I shut this.

I have been calling for Lindsay but both he and his Partner Smith are gone to the Country. Ritchie owes about 30m - £3300 to Stirlings there are only other 4 Creditors here. They expect to pay all.

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Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 27 November 1802 RB/837/896 Page 2 of 2



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29 nov 1802 I comprehend as helle as you do what madinghow Days abourt The Plealing det I thought it has been marty surept among by the Low last spring and that our last sprisent munity had gout mint in always hiping it down to a small from 28 milles was no some lom - I still suppor any part of the Low and the Go up of the Power lighter has bring it down br 23 - I have been mading over all the detates and am my miser them I was but on the which de not think me state have war - Type is mind ably India you gow as more bardet due - maronth in our entitles to are to a Ruhn low tite them to sup I she have medered his nume as guid any inglus you - Then any just 5 Glargen his with them and I think they can been to will prov John Bull mit in the chief Suffe m Och has got her Townsframe to this band that It is from He ar Ma Banker - I dont the has got the Think Jormes was only to much Omnium -In m Eder Thursday this wild - and he is truth Muy with mi get their mallers neady for going in som - In Tills me cannie Mardonal is achially given ant hother to the en - and not gattlen © NatWest Group 2022 The Blu you muchin is melt enought 10 our Back - it was put an correr in Dechie town only - a Hamilton man lills me just new that the of Pausling Bank is to set up a My rank there - there were to me Con of Banks a B maches to to me get an Epples un - due you so the prosperium about the damping

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 29 November 1802 RB/837/898 Page 1 of 2

29 November 1802

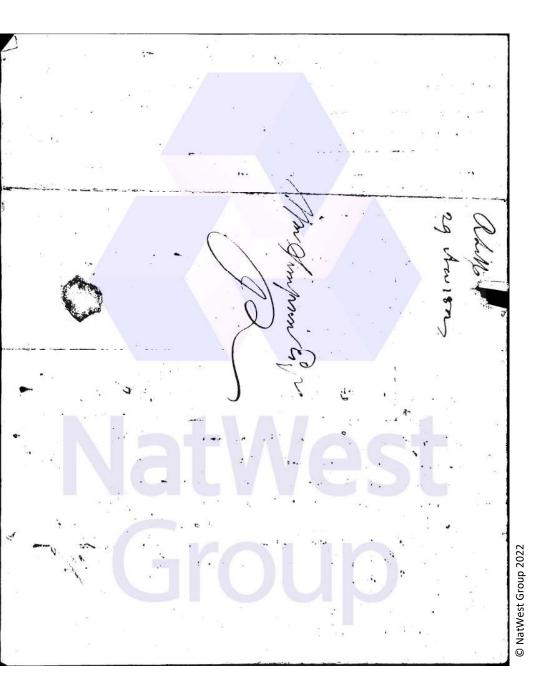
I comprehend as little as you do what Mr Addington says about the floating debt. I thought it had been nearly swept away by the Loan last spring and that our last & present ministry had great merit in always keeping it down to a small sum. 28 millions was no small sum. I still suppose part of the Loan and the Excess of the Revenue together has brought it down to 23. I have been reading over all the debates and am no wiser than I was but on the whole I do not think we shall have war. Fox is wonderfully moderate.

Indeed you give me more Credit than we are entitled to as to A Ritchie & Co. Till within these 10 days I should have reckoned his name as good as any in Glasgow. There are just 5 Glasgow houses in with them and I think they can bear it well enough. Poor John Bull will be the chief sufferer.

Mr Dale has got his Transference to the Canal Stock. It is from Hoar the Banker. I doubt he has got too much Omnium. Friend James was only to be in Edinburgh Thursday <u>this</u> week, and he is doubtful they will not get their matters ready for going in so soon. He tells me Jamie Macdowal is actually going out to the West Indies, and not Garthland.

The Bill you mention is right enough <u>10d</u> in our Books – it was just an Error in Dickie transcribing. A Hamilton man tells me just now that the old Paisley Bank is to set up a branch there. There will be no end of Banks & Branches till we get an Explosion. Did you see the Correspondence about the Dumfries Bank?

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Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 29 November 1802 RB/837/898 Page 2 of 2

RSM 29 November 1802			
Wm Simpson Esq			
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30 Nov 1802 -This young Bunky must like his Bather he a forward fetaters had as every they says he is - I sure not to my Handaly seen him some he was a black in his Tuther's hour - what he saw however about dinne many have some Foundation I necket no particular apertion but when Bogle of Datome and others wire tothering me about Jos Que du har I down say I may have said to them That since Some Trans had come on I had no dente Durie house forthers - and but this I will only only as a more Competerse! Ofinin - indie from what you write me at the time Timese's Liller came - I had no doubt the Bus web was at an and and shut there is he no opporteen to the desche has Som - In the Bank really to oppen the desche , I she think to knowly worth while young Rabbre must be a fochat Lew - the Tathers mayforhim is asounded endrich to the stilly a lip have apare of his Landy - but by what Shahap Chick tites me there is while he has no Left to the ford he some the state this munif - there is 33m delt - and above 50m to pay it and he thanks not above 15 of the 50can be considered as disferate - it is explicites NatWest Group 2022 mors wer aller Subher to go on he who has own affairs - perhaps to the bush flow but Inur so an one of the supercednes what heavy dim Bours for descate last night - and white a Heap of Polls an sind you a Pay - I cannot understand what Gellert is Doing 0

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 30 November 1802 RB/837/899 Page 1 of 2

30 November 1802

This young Dunlop must like his Father be a forward petulent Lad as every body says he is. I have not to my Knowledge seen him since he was a Child in his Father's house. What he said however about Durie may have some Foundation. I recollect no particular assertion but when Bogle of Daldowie and others were bothering me about James Dunlop's discharge I dare say I may have said to them that since Simon Fraser had come in I had no doubt Durie would follow. But this I would only say as a mere Conjecture Opinion. Indeed from what you wrote me at the time Simon's letter came, I had no doubt the Business was at an end and that there would be no opposition to the discharge. I have not yet met with Lindsay to know what he has done. Is the Bank really to oppose the discharge. I should think it hardly worth while.

Young Ritchie must be a foolish lad. The Father's misfortune is ascribed entirely to the Folly & Extravagance of his Family. But by what Stirling's Clerk tells me there is likely to be no Loss to the Creditors. He saw the state this morning. There is 33m debt, and above 50m to pay it and he thinks not above 15 of the 50 can be considered as desperate – it is expected the Creditors will allow Ritchie to go on to wynd up his own affairs. Perhaps it is the best plan but I never see an end of these supercedures.

What heavy demands on us for discounts last night, and what a Heap of Bills we send you to day. I cannot understand what Gilbert is doing.

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he gave aucher - & 25 9 Inthe on this Sellars Datates for to Days discounts - but they hage a out me for 28 Days - as they say the money was read by Down the 28th and that not only the 5 Days shind he add to the 20 days we allow for denion money - but also 3 days for the 3 Dorys of grace on allen on Lord on Boko I tod they muse any will off and that an new all an sam der si more than our give for Bills on London Buch an shuld explore to the that © NatWest Group 2022 The Bob or Shetter that I think at neither to unto them of the puyont from how Taylor - they'l know it is the anot of his time and the puyon to from how Taylor - they'l know it is the anot of his time and the and I have do in the to let them take care to grow how bead to the is much placed with the name Do that on a bears of more from Indea when he has been 20 yos has just been dring with me avery fine Child - come wat on purpose to see and adverse to more you to be

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 30 November 1802 RB/837/899 Page 2 of 2

We gave Auchie & Co 25 days' Interest on their dollars deducted from to day's discounts, but they haggled with me for 28 days, as they say the money was received by Down the 25<sup>th</sup> and that not only the 5 days should be added to the 20 days we allow for London money, but also 3 days for the 3 days of Grace we allow on London Bills. I told them they were very well off and that we never allowed more than 25 days. To be sure 28 days is no more than we give for Bills on London. Do you think we should extend it to that?

It's wonderful your having Rain, while we have had the finest fair weather here for a long time past.

RSM 30 November 1802

Wm Simpson Esq

Ρ

Tell Bob or Robertson that I think it needless to write them of that payout from William Taylor. They'll know it is the amount of his wine account and as I have discharged it let them take care to give him Credit. He is much pleased with the wine. Dr Watson a cousin of mine from India where he has been 25 years has just been dining with me – a very fine Chield – came west on purpose to see me and returns tomorrow morning to Edinburgh.

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